Case 07-11949 Doc 1 Filed 07/05/07 Entered 07/05/07 10:54:14 Desc Main (Official Form 1) (04/07) Document Page 1 of 34

(0						
UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)					Volunta	ary Petition
Name of Debtor (if individual, enter Last, First, I <b>Blake, Lori D.</b>	Middle):		Name of Joint Debtor	(Spouse) (Last, First,	Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years			d by the Joint Debtor in den, and trade names)		
Last four digits of Soc. Sec./Complete EIN or o state all): xxx-xx-5467		than one,	Last four digits of Soc state all):	c. Sec./Complete EIN o	or other Tax I.D. No. (i	if more than one,
Street Address of Debtor (No. and Street, City, 5445 N. Sheridan Rd., Unit 802 Chicago, IL	and State):		Street Address of Joi	nt Debtor (No. and Stre	eet, City, and State):	
	6	0640				ZIP CODE
County of Residence or of the Principal Place of Cook	of Business:		County of Residence	or of the Principal Plac	e of Business:	
Mailing Address of Debtor (if different from stre 5445 N. Sheridan Rd., Unit 802 Chicago, IL	et address):		Mailing Address of Jo	oint Debtor (if different f	rom street address):	
		CODE 0640				ZIP CODE
Location of Principal Assets of Business Debto	r (if different from street a	ddress above):				ZIP CODE
Type of Debtor (Form of Organization)	Nature of B (Check on- Health Care Busine Single Asset Real I in 11 U.S.C. § 101 Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exemp (Check box, if a Debtor is a tax-exe under Title 26 of th Code (the Internal	e box.) ess Estate as defined (51B)  of Entity applicable.) mpt organization e United States	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	arily consumer n 11 U.S.C. curred by an rily for a r, or house-	(Check one box)  Chapter 15 Performed a Foreign N  Chapter 15 Performed a Foreign N  (Check one box)  Debts are priming business debt	etition for Recognition lain Proceeding etition for Recognition lonmain Proceeding
Filing Fee (Che	eck one box)		Check one box:	Chapter 1 all business debtor as d	1 Debtors	\$ 101/51D)
Full Filing Fee attached  Filing Fee to be paid in installments (applisigned application for the court's conside unable to pay fee except in installments.  Filing Fee waiver requested (applicable to attach signed application for the court's court	ration certifying that the d Rule 1006(b). See Offician o chapter 7 individuals onl	ebtor is al Form 3A. ly). Must	Debtor is not a Check if: Debtor's aggree insiders or affilia Check all applic. A plan is being in Acceptances of	small business debtor a gate noncontigent liquid ates) are less than \$2,1	dated debts (excluding 90,000.	g debts owed to
Statistical/Administrative Information	า		or creditors, in a		SPACE IS FOR CO	URT USE ONLY
Debtor estimates that funds will be availaded Debtor estimates that, after any exempt p	roperty is excluded and a	dministrative exper	nses paid,			
there will be no funds available for distribution Estimated Number of Creditors	ution to unsecured credito	ors.				
1- 50- 100- 200- 49 99 199 999	1,000- 5,001 5,000 10,000		25,001- 50,001- 50,000 100,000	OVER 100,000		
<b>☑</b> \$0 to \$10,000 to \$100,000	\$100,000 to \$1 million	\$1 million to \$100 million	More than \$	100 million		
Estimated Debts  \$\sum \\$50,000  \\$50,000 to  \\$100,000	\$100,000 to \$1 million	\$1 million to	More than \$	100 million		

Page 2 of 34 Document (Official Form 1) (04/07) FORM B1, Page 2 Name of Debtor(s): Lori D. Blake Voluntary Petition (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: Chicago; Chapter 13 Dismissed 05-27852 7/13/2005 Location Where Filed: Case Number: Date Filed: Chicago; Chapter 13 Dismissed 99-37813 12/8/1999 Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: None District: Relationship: Judge **Exhibit B** Exhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by Exhibit A is attached and made a part of this petition. 11 U.S.C. § 342(b). X /s/ Robert J. Adams & Associates 07/05/2007 Robert J. Adams & Associates Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. П No.  $\overline{\mathbf{Q}}$ **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Entered 07/05/07 10:54:14 Desc Main

Case 07-11949 Doc 1 Filed 07/05/07

		Entered 07/05/07 10:54:14 Desc Main	
(Official Form 1) (04/07)	Document	Page 3 of 34 FORM B1, P	age 3
Voluntary Petition		Name of Debtor(s): Lori D. Blake	
(This page must be completed and filed in e	every case)		
	Sign	atures	
Signature(s) of Debtor(s) (Individual/Join	•	Signature of a Foreign Representative	
I declare under penalty of perjury that the information provided true and correct.  [If petitioner is an individual whose debts are primarily consume chosen to file under chapter 7] I am aware that I may proceed 11, 12 or 13 of title 11, United States Code, understand the relie	er debts and has under chapter 7,	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.	
each such chapter, and choose to proceed under chapter 7.		(Check only one box.)	
[If no attorney represents me and no bankruptcy petition preparation] I have obtained and read the notice required by 11 U.	-	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.	
I request relief in accordance with the chapter of title 11, United specified in this petition.	l States Code,	Pursuant to 11 U.S.C. § 1511, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.	
X /s/ Lori D. Blake			
X_/s/ Lori D. Blake Lori D. Blake		X	
Χ		(Signature of Foreign Representative)	
Λ			
Telephone Number (If not represented by an attor	ney)	(Printed Name of Foreign Representative)	
07/05/2007			
Date		(Date)	
Signature of Attorney		Signature of Non-Attorney Bankruptcy Petition Preparer	
X /s/ Robert J. Adams & Associates		I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and	
Robert J. Adams & Associates Bar No. 0	013056	have provided the debtor with a copy of this document and the notices and	
		information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a	
Robert J. Adams & Associates		maximum fee for services chargeable by bankruptcy petition preparers, I have	
125 S. Clark, Suite 1810		given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that	
Chicago, Illinois 60603		section. Official Form 19B is attached.	
Phone No.(312) 346-0100 Fax No.(312)	346-6228	Printed Name and title, if any, of Bankruptcy Petition Preparer	—
07/05/2007		, , , , , , , , , , , , , , , , , , ,	
Date		Social Security number (If the bankruptcy petition preparer is not an individual,	-
		state the Social Security number of the officer, principal, responsible person or	
		partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)	
Signature of Debtor (Corporation/Partr I declare under penalty of perjury that the information provided true and correct, and that I have been authorized to file this pet the debtor.	in this petition is		
and double.		Address	—
The debtor requests relief in accordance with the chapter of title Code, specified in this petition.	e 11, United States	V	
Oue, specified in this petition.		X	
V		Date	
X		Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
Printed Name of Authorized Individual		Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not	

an individual:

If more than one person prepared this document, attach additional sheets

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

conforming to the appropriate official form for each person.

Title of Authorized Individual

Date

Case 07-11949 Doc 1 Filed 07/05/07 Entered 07/05/07 10:54:14 Desc Main Document Page 4 of 34

Form B6A (10/05)

In re Lori D. Blake

Case No.	
	(if known)

# **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				

(Report also on Summary of Schedules)

Total:

Case 07-11949 Doc 1 Filed 07/05/07 Entered 07/05/07 10:54:14 Desc Main Document Page 5 of 34

Form B6B (10/05)

In re Lori D. Blake

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$75.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	x			
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
Household goods and furnishings, including audio, video and computer equipment.		used furniture	-	\$500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothing	-	\$100.00
7. Furs and jewelry.	х			
8. Firearms and sports, photographic, and other hobby equipment.	х			
9. Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	x			

Case 07-11949 Doc 1 Filed 07/05/07 Entered 07/05/07 10:54:14 Desc Main Document Page 6 of 34

Form B6B-Cont. (10/05)

In re Lori D. Blake

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Case 07-11949 Doc 1 Filed 07/05/07 Entered 07/05/07 10:54:14 Desc Main Document Page 7 of 34

Form B6B-Cont. (10/05)

In re Lori D. Blake

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Chevrolet Tahoe (140,000 miles) 1995 Pontiac Grand Am GT (85,000 miles)	-	\$6,420.00 \$1,000.00

Case 07-11949 Doc 1 Filed 07/05/07 Entered 07/05/07 10:54:14 Desc Main Document Page 8 of 34

Form B6B-Cont. (10/05)

In re Lori D. Blake

Case No.	
	(if known)

Total >

\$8,095.00

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	x			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 07-11949 Doc 1 Filed 07/05/07 Entered 07/05/07 10:54:14 Desc Main Document Page 9 of 34

Form B6C (04/07)

In re Lori D. Blake	Case No.	
		(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$75.00	\$75.00
used furniture	735 ILCS 5/12-1001(b)	\$500.00	\$500.00
Clothing	735 ILCS 5/12-1001(a), (e)	\$100.00	\$100.00
1995 Pontiac Grand Am GT (85,000 miles)	735 ILCS 5/12-1001(c)	\$0.00	\$1,000.00
		\$675.00	\$1,675.00

Case 07-11949 Doc 1 Filed 07/05/07 Entered 07/05/07 10:54:14 Desc Main Document Page 10 of 34

Official Form 6D (10/06) In re Lori D. Blake

Case No.	
•	(if known)

### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Crieck triis box	\ II	uebi	or has no creditors holding secured claims	io i	-ch	JIL (	on this Schedule L	<i>)</i> .
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 30000103956652000			DATE INCURRED: NATURE OF LIEN:					
Drive Financial 8585 N. Stemmons Fwy, Ste. 1100N Dallas, TX 75247		-	Car Loan COLLATERAL: PMSI - 1998 Chevy Tahoe LT REMARKS: 140,000 miles				\$6,420.00	
			VALUE: \$6,420.00					
ACCT #:  Illinois Title Loans c/o Malnik & Salkin 1776 N. Pine Island Road Suite 216 Plantation, FL 33322		-	DATE INCURRED: NATURE OF LIEN: car loan COLLATERAL: 1995 Pontiac Grand Am GT (85,000 miles) REMARKS:				\$1,000.00	
			VALUE: \$1,000.00					
			Subtotal (Total of this			ŀ	\$7,420.00	\$0.00
			Total (Use only on last	paç	ge)	>	\$7,420.00	\$0.00
Nocontinuation sheets attached							(Report also on	(If applicable,

(Report also on Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data) Case 07-11949 Doc 1 Filed 07/05/07 Entered 07/05/07 10:54:14 Desc Main Document Page 11 of 34

Official Form 6E (04/07)

In re	I ori D	Blake

adjustment.

\_\_\_\_continuation sheets attached

Case No.	
	(If Known)

	SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
V	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.
* Ar	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

Case 07-11949 Doc 1 Filed 07/05/07 Entered 07/05/07 10:54:14 Desc Main Document Page 12 of 34

Official Form 6E (04/07) - Cont.

In re Lori D. Blake

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Administrative allowances

TYPE OF PRIORITY	Adm	inistı	rative allowances						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Robert J. Adams & Associates 125 S. Clark St., Ste 1810 Chicago, IL 60603		-	DATE INCURRED: 06/20/2007 CONSIDERATION: Attorney Fees REMARKS: includes filing fee and copying costs				\$2,303.00	\$2,303.00	\$0.00
			sheets Subtotals (Totals of this	ра	ge)	) <b>&gt;</b>	\$2,303.00	\$2,303.00	\$0.00
	e only	on (	aims last page of the completed Schedule n the Summary of Schedules.)		otal	>	\$2,303.00		
If a	pplica	ble,	last page of the completed Schedule report also on the Statistical Summa bilities and Related Data.)	E.	tals	>		\$2,303.00	\$0.00

Case 07-11949 Doc 1 Filed 07/05/07 Entered 07/05/07 10:54:14 Desc Main Document Page 13 of 34

Official Form 6F (10/06) In re **Lori D. Blake** 

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	
ACCT #: 2002-M1-110850  Berton Ring 19 S. LaSalle St., Ste. 1500 Chicago, IL 60603		-	DATE INCURRED: CONSIDERATION: Judgment REMARKS:				\$1,045.00
ACCT #: 1999-M1-146310  Blitt and Gaines, P.C. 318 W. Adams, Suite 1600  Chicago, IL 60606		-	DATE INCURRED: CONSIDERATION: Collecting for - Nationwide Cassel REMARKS:				\$3,605.00
ACCT #: City Of Chicago Dept. of Revenue Bureau of Parking 333 S. State, Room 540 Chicago, IL 60604-3977 Attn: Bankruptcy Unit		-	DATE INCURRED: CONSIDERATION: Parking Fines REMARKS: License Plate Numbers: 5568942, 3050244, Y332311, T318720, J401115, D424888, B331643, C11047, KMZ179, JTL989, UG6834				\$19,540.00
ACCT #: DY6535  Credit Management Control, Inc. PO Box 1408 Racine, WI 53401		-	DATE INCURRED: CONSIDERATION: Collecting for - T-Mobile REMARKS:				\$1,595.00
ACCT #: 4227-0974-7600-2261  Cross Country Bank P.O.Box 310711  Boca Raton, FL 33431		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$875.00
ACCT #: 009059514  Eastern Collection Corporation 1626 Locust Ave Bohemia, NY 11716-2160		-	DATE INCURRED: CONSIDERATION: Collecting For - FitnessQuest, Inc. REMARKS:				\$270.00
continuation sheets attached	1	(Re	(Use only on last page of the completed Sch port also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Relat	edu le, c	otal ile l on ti	l > F.) he	

Case 07-11949 Doc 1 Filed 07/05/07 Entered 07/05/07 10:54:14 Desc Main Document Page 14 of 34

Official Form 6F (10/06) - Cont. In re **Lori D. Blake** 

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT,	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 4610-0784-7006-4296 First Premier Bank P.O.Box 5519 Sioux Falls, SD 57117-5519		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$460.00
ACCT #: 5178-0071-3500-4513  First Premier Bank P.O.Box 5519 Sioux Falls, SD 57117-5519		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$410.00
ACCT#: Illinois Title Loans 6350 N. Broadway Chicago, IL 60660		-	DATE INCURRED: CONSIDERATION: CAR IOAN REMARKS:				Notice Only
ACCT #: 4071-7601-1187-0734 Infistar PO Box 922968 Norcross, GA 30010		-	DATE INCURRED: CONSIDERATION: Collecting for - FCNB Master Trust REMARKS:			х	\$845.00
ACCT#: Linebarger Goggan Blair & Sampson 233 S. Wacker Dr. Ste. 4030 Chicago, IL 60606		-	DATE INCURRED: CONSIDERATION: Attorney for - City of Chicago Department of Rever REMARKS:				Notice Only
ACCT #: B67765IB1  Medical Business Bureau, Inc. PO Box 1219  Park Ridge, IL 60068-7219		-	DATE INCURRED: CONSIDERATION: Collecting for - BJI Ctr Orthopedic Surg REMARKS:				\$470.00
Sheet no1 of3 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >   (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$2,185.00

Case 07-11949 Doc 1 Filed 07/05/07 Entered 07/05/07 10:54:14 Desc Main Document Page 15 of 34

Official Form 6F (10/06) - Cont. In re **Lori D. Blake** 

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: 3953087385 OSI Portfolio Services PO Box 105346 Atlanta, GA 30348		-	DATE INCURRED: CONSIDERATION: Collecting for - AT&T REMARKS:			x	\$2,055.00
ACCT #: 5916566  Professional Account Management Collection Services Division PO Box 391 Milwaukee, WI 53201-0391	-	-	DATE INCURRED: CONSIDERATION: Collecting For - Village of Winnetka REMARKS:				\$45.00
ACCT #: SBC Bill Payment Center Chicago, IL 60663-0001	-	-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$300.00
ACCT #: III. Drivers License B420-5247-0610 Secretary of State Department of Administrative Hearings Howlett Building, Room 208 Springfield, IL 62756	-	-	DATE INCURRED: CONSIDERATION: Suspension for parking tickets REMARKS:				\$0.00
ACCT #: 9213J-0262294201  Transworld Systems, Inc. Collection Agency 25 Northwest PT Blvd Elk Grove Village, IL 60007	-	-	DATE INCURRED: CONSIDERATION: Collecting For - Bridgeview Bank Group REMARKS:				\$280.00
ACCT #: 11910189 UCB Collections 5620 Southwyck Blvd. Toledo, OH 43614		-	DATE INCURRED: CONSIDERATION: Collecting for - Uptown Emergency Physicians REMARKS:				\$320.00
Sheet no. 2 of 3 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims  Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$3,000.00

Case 07-11949 Doc 1 Filed 07/05/07 Entered 07/05/07 10:54:14 Desc Main Document Page 16 of 34

Official Form 6F (10/06) - Cont. In re **Lori D. Blake** 

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:			DATE INCURRED: CONSIDERATION:				
US Auto Title Lenders 5020 N. Western			Payday loan				\$3,300.00
Chicago, IL 60625		-	REMARKS:				
<b>3</b> 0, 12 00020							
	<u> </u>						
Sheet no. 3 of 3 continuation sheets attached to Subtotal >							\$3,300.00
Schedule of Creditors Holding Unsecured Nonpriority C			30				
Total > (Use only on last page of the completed Schedule F.)							\$35,415.00
(Report also on Summary of Schedules and, if applicable, on the							
Statistical Summary of Certain Liabilities and Related Data.)							

Case 07-11949 Doc 1 Filed 07/05/07 Entered 07/05/07 10:54:14 Desc Main Document Page 17 of 34

Form B6G (10/05)

In re Lori D. Blake

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Filed 07/05/07 Case 07-11949 Doc 1 Entered 07/05/07 10:54:14 Desc Main Page 18 of 34 Document

Form B6H (10/05)

In re Lori D. Blake

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Chook this boy if dobtor be

✓ Check this box if debtor has no codebtors.  NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 07-11949 Doc 1 Filed 07/05/07 Entered 07/05/07 10:54:14 Desc Main Document Page 19 of 34

Official Form 6I (10/06)

In re Lori D. Blake

Case No.	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:		Dependents of	of Debtor and Sp	ouse	
Single	Relationship:	Age:	Relationship	:	Age:
Employment	Debtor		Spouse		
Occupation	Property Manager				
Name of Employer	Braeside Condominium	Management			
How Long Employed	1.5 Years	· ·			
Address of Employer	660 LaSalle Place, Suite	e 2C			
	Highland Park, IL 60035	5			
		nthly income at time case		DEBTOR 04.007.07	<u>SPOUSE</u>
<ol> <li>Monthly gross wages</li> <li>Estimate monthly over</li> </ol>		s (Prorate if not paid monthl	у)	\$4,207.67 \$0.00	
3. SUBTOTAL	i une			<u> </u>	
4. LESS PAYROLL DE	DUCTIONS			\$4,207.67	
	ides social security tax if b	o. is zero)		\$1,079.00	
b. Social Security Tax	Κ	·		\$0.00	
c. Medicare				\$0.00	
d. Insurance				\$130.00	
e. Union dues f. Retirement				\$0.00 \$0.00	
g. Other (Specify)				\$0.00	
b Other (Cresity) —			_	\$0.00	
i. Other (Specify)			_	\$0.00	
j. Other (Specify)			_	\$0.00	
k. Other (Specify)	DOLL DEBLICATIONS		_ ,	\$0.00	
5. SUBTOTAL OF PAYI				\$1,209.00	
	ILY TAKE HOME PAY			\$2,998.67	
		profession or farm (Attach of	detailed stmt)	\$0.00	
<ol> <li>Income from real prog</li> <li>Interest and dividend</li> </ol>				\$0.00 \$0.00	
		yable to the debtor for the o	debtor's use or	\$0.00	
that of dependents lis		.,		*****	
11. Social security or gov	ernment assistance (Spe	cify):		40.00	
40 Danaian an natinaman				\$0.00	
<ul><li>12. Pension or retiremen</li><li>13. Other monthly income</li></ul>				\$0.00	
a. mother's Social Secu	urity			\$425.00	
b.				\$0.00	
С				\$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 13			\$425.00	
15. AVERAGE MONTHL	Y INCOME (Add amounts	s shown on lines 6 and 14)		\$3,423.67	
	•	(Combine column totals from	n line 15;	<u> </u>	23.67
	ebtor repeat total reported	` !! 4 <i>E</i> \		mary of Schedules a	

on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**.

Case 07-11949 Doc 1 Filed 07/05/07 Entered 07/05/07 10:54:14 Desc Main Document Page 20 of 34

Official Form 6J (10/06)

b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

IN RE: Lori D. Blake CASE NO

CHAPTER 13

\$3,323.00

\$100.67

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at timpayments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	ne case filed. Prorate any
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	nedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$1,450.00
a. Are real estate taxes included? ☐ Yes ☑ No	
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	\$125.00
b. Water and sewer	<b>\$50.00</b>
c. Telephone	\$50.00 \$150.00
d. Other: cell phone for work	\$150.00
Home maintenance (repairs and upkeep)     Food	\$500.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$50.00
7. Medical and dental expenses	\$150.00
8. Transportation (not including car payments)	\$400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$8.00
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health d. Auto	\$95.00
e. Other:	φ <del>9</del> 5.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	фог oo
b. Other: Parking	\$85.00 \$125.00
c. Other: car maintenance, pers. care d. Other:	\$125.00
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: Hair Cuts & Grooming	\$30.00
17.b. Other: Postage & Mailing	\$5.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,323.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	g the filing of this
document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a Average monthly income from Line 15 of Schedule I	\$3 423 67

Case 07-11949 Doc 1 Filed 07/05/07 Entered 07/05/07 10:54:14 Desc Main Document Page 21 of 34

Official Form 6 - Declaration (10/06) In re **Lori D. Blake** 

Case No.

# DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I	have read the foregoing summary and schedules, consisting of	19
sheets, and that they are true and correct to	o the best of my knowledge, information, and belief. (Total shown on su	mmary page as attached plus 2.)
Date 07/05/2007	Signature /s/ Lori D. Blake Lori D. Blake	
Date	Signature	
	[If joint case, both spouses must sign.]	

Official Form 7 (04/07)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Lori D. Blake	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

1	Income fro	m employmer	nt or operation	of husiness
	IIICOIII <del>e</del> IIC	nn emboovme	IL OF ODEFALION	OI DUSINESS

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$26,000.00 2006 \$48,800 2005 \$50.400

#### 2. Income other than from employment or operation of business

None

✓

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

✓

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Filed 07/05/07 Entered 07/05/07 10:54:14 Desc Main Case 07-11949 Doc 1

Official Form 7 - Cont. (04/07)

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Lori D. Blake	Case No.	
			(if known)

		OF FINANCIAL AFF ontinuation Sheet No. 1	FAIRS
None	5. Repossessions, foreclosures and returns List all property that has been repossessed by a creditor, sold to the seller, within one year immediately preceding the comminclude information concerning property of either or both spoul joint petition is not filed.)	nencement of this case. (Marrie	ed debtors filing under chapter 12 or chapter 13 must
None	6. Assignments and receiverships  a. Describe any assignment of property for the benefit of cree (Married debtors filing under chapter 12 or chapter 13 must in filed, unless the spouses are separated and a joint petition is	nclude any assignment by either	
None  ✓	b. List all property which has been in the hands of a custodia commencement of this case. (Married debtors filing under chapouses whether or not a joint petition is filed, unless the spo	napter 12 or chapter 13 must inc	clude information concerning property of either or both
None	7. Gifts List all gifts or charitable contributions made within one year i gifts to family members aggregating less than \$200 in value per recipient. (Married debtors filing under chapter 12 or cha joint petition is filed, unless the spouses are separated and a	per individual family member an pter 13 must include gifts or cor	d charitable contributions aggregating less than \$100
None	8. Losses List all losses from fire, theft, other casualty or gambling withir commencement of this case. (Married debtors filing under characteristic a joint petition is filed, unless the spouses are separated and	napter 12 or chapter 13 must inc	
None	<b>9. Payments related to debt counseling or bank</b> List all payments made or property transferred by or on behal consolidation, relief under the bankruptcy law or preparation of this case.	If of the debtor to any persons, i	•
	NAME AND ADDRESS OF PAYEE Robert J. Adams & Associates 125 S. Clark St., Ste 1810	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 06/20/2007	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$0.00

#### 10. Other transfers

Chicago, IL 60603

None

 $\overline{\mathbf{Q}}$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or None similar device of which the debtor is a beneficiary.

Official Form 7 - Cont. (04/07)

# Document Page 24 of 34 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

n re:	Lori D. Blake	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

٨	l٠	1	n	

#### 11. Closed financial accounts

 $\square$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None  $\square$ 

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

None

 $\overline{\mathbf{Q}}$ 

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor None

 $\square$ 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

 $\square$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Official Form 7 - Cont. (04/07)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Lori D. Blake	Case No.	
			(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 3
None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
	18. Nature, location and name of business
None  ✓	a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.
	If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.
	If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.
None	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.
	(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
	19. Books, records and financial statements
None	a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
None	b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

✓

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

Official Form 7 - Cont. (04/07)

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Lori D. Blake	Case No.	
			(if known)

# STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 4

None	20. Inventories  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None  ✓	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
	22. Former partners, officers, directors and shareholders
None  ✓	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
	23. Withdrawals from a partnership or distributions by a corporation
None 🗹	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
	24. Tax Consolidation Group
None	If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.
	25. Pension Funds
None	If the debtor is not an individual, list the name and federal taxnaver identification number of any pension fund to which the debtor, as an employer

has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

Official Form 7 - Cont. (04/07)

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re: Lori D. Blake Case No. (if known)

# STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 5

I declare under penalty of perjury that I have read the answe attachments thereto and that they are true and correct.	ers contained in th	e foregoing statement of financial affairs and any
Date <u>07/05/2007</u>	Signature of Debtor	/s/ Lori D. Blake Lori D. Blake
Date	Signature of Joint Debtor (if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

B201 (10/05)

# Document Page 28 of 34 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lori D. Blake

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

B201 (10/05)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

Page 2

IN RE: Lori D. Blake

Fax: (312) 346-6228

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of Compliance with § 342(b) of the Bankruptcy Code

	-		• •		
I,	Robert J. Adams & Associates	_, counsel for Debte	or(s), hereby cer	tify that I delivered to the Debtor(s	s) the Notice
requi	red by § 342(b) of the Bankruptcy Code.				
/s/ Ro	obert J. Adams & Associates		_		
Robe	rt J. Adams & Associates, Attorney for Debto	or(s)			
Bar N	lo.: 0013056				
Robe	rt J. Adams & Associates				
125 8	S. Clark, Suite 1810				
Chica	ago, Illinois 60603				
Phon	e: (312) 346-0100				

#### Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Lori D. Blake	X /s/ Lori D. Blake	07/05/2007	
	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	x		
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

# INITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lori D. Blake CASE NO

CHAPTER 13

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. that compensation paid to me within one year befor services rendered or to be rendered on behalf of the is as follows:	re the filing of the petition in bankrupto	cy, or agreed to be paid to me, for
	For legal services, I have agreed to accept:		\$2,303.00
	Prior to the filing of this statement I have received:		\$0.00
	Balance Due:		\$2,303.00
2.	. The source of the compensation paid to me was:		
	✓ Debtor  ☐ Other (spec	ify)	
3.	. The source of compensation to be paid to me is:		
	✓ Debtor  ☐ Other (spec	ify)	
4.	I have not agreed to share the above-disclosed associates of my law firm.	d compensation with any other persor	n unless they are members and
	I have agreed to share the above-disclosed co- associates of my law firm. A copy of the agree compensation, is attached.		
5.	<ul> <li>In return for the above-disclosed fee, I have agreed a. Analysis of the debtor's financial situation, and r bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules c. Representation of the debtor at the meeting of contraction.</li> </ul>	endering advice to the debtor in deter , statements of affairs and plan which	mining whether to file a petition in may be required;
3.	. By agreement with the debtor(s), the above-disclos	sed fee does not include the following	services:
		CERTIFICATION	
	I certify that the foregoing is a complete statemer representation of the debtor(s) in this bankruptcy pro-		for payment to me for
	07/05/2007	/s/ Robert J. Adams & Associates	
	Date	Robert J. Adams & Associates Robert J. Adams & Associates Robert J. Adams & Associates 125 S. Clark, Suite 1810 Chicago, Illinois 60603 Phone: (312) 346-0100 / Fax: (312) 3	Bar No. 0013056

Official Form 6 - Summary (10/06)

# Document Page 31 of 34 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lori D. Blake CASE NO

CHAPTER 13

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$8,095.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$7,420.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$2,303.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$35,415.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,423.67
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$3,323.00
	TOTAL	17	\$8,095.00	\$45,138.00	

Official Form 6 - Statistical Summary (10/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Lori D. Blake CASE NO

CHAPTER 13

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$3,423.67
Average Expenses (from Schedule J, Line 18)	\$3,323.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$4,207.67

#### State the following:

<u> </u>		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$2,303.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$35,415.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$35,415.00

Official Form 1, Exhibit D (10/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

N RE:	Lori D. Blake	Case No	
			(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exhibit D (10/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

N RE:	Lori D. Blake	Case No	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Lori D. Blake Lori D. Blake
Date: 07/05/2007